

Harmonised Transparency Template
2021 Version
Sweden
The Swedish Covered Bond Corporation ("SCBC")
Reporting Date: 08/07/2021
Cut-off Date: 30/06/2021



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A. Harmonised Transparency Template - General Information

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Field Number	1. Basic Facts				
G.1.1.1	Country	Sweden			
G.1.1.2	Issuer Name	The Swedish Covered Bond Corporation			
G.1.1.3	Link to Issuer's Website	https://www.sbab.se/1/in_english/investor_relations/scbc_covered_bond_funding/more_information.html			
G.1.1.4	Cut-off date	30/06/2021			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	www.coveredbondlabel.com/issuer/39/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Total Cover Assets	384 435			
G.3.1.2	Outstanding Covered Bonds	303 021			
OG.3.1.1	Cover Pool Size [NPV] (mn)	361 967			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	297 763			
OG.3.1.3					
OG.3.1.4					
2. Over-collateralisation (OC)		Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2,0%	26,9%	2,0%	ND1
OG.3.2.1	Optional information e.g. Asset Coverage Test (ACT)				
OG.3.2.2	Optional information e.g. OC (NPV basis)				
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	383 994		99,89%	
G.3.3.2	Public Sector	441		0,11%	
G.3.3.3	Shipping			ND1	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other			0,00%	
G.3.3.6	Total	384 435		100%	

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4. Cover Pool Amortisation Profile		Contractual	Expected Upon Prepayments	% Total Contractual	% Total Expected Upon Prepayments
G.3.4.1	Weighted Average Life (in years)	20,4	6,4		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	60 140	90 974	14,51%	21,95%
G.3.4.3	1 - 2 Y	21 518	53 301	5,19%	12,86%
G.3.4.4	2 - 3 Y	15 584	43 497	3,76%	10,49%
G.3.4.5	3 - 4 Y	15 346	38 088	3,70%	9,19%
G.3.4.6	4 - 5 Y	15 996	33 313	3,86%	8,04%
G.3.4.7	5 - 10 Y	33 525	83 385	8,09%	20,12%
G.3.4.8	10+ Y	252 395	71 947	60,89%	17,36%
G.3.4.9	Total	414 504	414 504	100%	100%
5. Maturity of Covered Bonds		Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4,2	3,9		
	Maturity (mn)				
	By buckets:				
G.3.5.2					
G.3.5.3	0 - 1 Y	45 661	45 661	15,07%	15,07%
G.3.5.4	1 - 2 Y	46 812	46 812	15,45%	15,45%
G.3.5.5	2 - 3 Y	42 582	42 582	14,05%	14,05%
G.3.5.6	3 - 4 Y	51 209	51 209	16,90%	16,90%
G.3.5.7	4 - 5 Y	46 406	46 406	15,31%	15,31%
G.3.5.8	5 - 10 Y	56 592	56 592	18,68%	18,68%
G.3.5.9	10+ Y	13 760	13 760	4,54%	4,54%
G.3.5.10	Total	303 021	303 021	100%	100%

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<i>6. Cover Assets - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0	0	0,00%	0,00%
G.3.6.2	AUD	0	0	0,00%	0,00%
G.3.6.3	BRL	0	0	0,00%	0,00%
G.3.6.4	CAD	0	0	0,00%	0,00%
G.3.6.5	CHF	0	0	0,00%	0,00%
G.3.6.6	CZK	0	0	0,00%	0,00%
G.3.6.7	DKK	0	0	0,00%	0,00%
G.3.6.8	GBP	0	0	0,00%	0,00%
G.3.6.9	HKD	0	0	0,00%	0,00%
G.3.6.10	JPY	0	0	0,00%	0,00%
G.3.6.11	KRW	0	0	0,00%	0,00%
G.3.6.12	NOK	0	0	0,00%	0,00%
G.3.6.13	PLN	0	0	0,00%	0,00%
G.3.6.14	SEK	303 021	303 021	100,00%	100,00%
G.3.6.15	SGD	0	0	0,00%	0,00%
G.3.6.16	USD	0	0	0,00%	0,00%
G.3.6.17	Other	0	0	0,00%	0,00%
G.3.6.18	Total	303 021	303 021	100%	100%
<i>7. Covered Bonds - Currency</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	77 902	0	25,71%	0,00%
G.3.7.2	AUD	0	0	0,00%	0,00%
G.3.7.3	BRL	0	0	0,00%	0,00%
G.3.7.4	CAD	0	0	0,00%	0,00%
G.3.7.5	CHF	0	0	0,00%	0,00%
G.3.7.6	CZK	0	0	0,00%	0,00%
G.3.7.7	DKK	0	0	0,00%	0,00%
G.3.7.8	GBP	2 355	0	0,78%	0,00%
G.3.7.9	HKD	0	0	0,00%	0,00%
G.3.7.10	JPY	0	0	0,00%	0,00%
G.3.7.11	KRW	0	0	0,00%	0,00%
G.3.7.12	NOK	497	0	0,16%	0,00%
G.3.7.13	PLN	0	0	0,00%	0,00%
G.3.7.14	SEK	222 268	303 021	73,35%	100,00%
G.3.7.15	SGD	0	0	0,00%	0,00%
G.3.7.16	USD	0	0	0,00%	0,00%
G.3.7.17	Other	0	0	0,00%	0,00%
G.3.7.18	Total	303 021	303 021	100%	100%
<i>8. Covered Bonds - Breakdown by interest rate</i>		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.8.1	Fixed coupon	297 816	ND1	98%	
G.3.8.2	Floating coupon	5 205	ND1	2%	

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G.3.8.3	Other		0	ND1	0%	
G.3.8.4		Total	303 021	0	100%	0%
9. Substitute Assets - Type			Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash		0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)		0			
G.3.9.3	Exposures to central banks		0			
G.3.9.4	Exposures to credit institutions		0			
G.3.9.5	Other		0			
G.3.9.6		Total	0		0%	
10. Substitute Assets - Country			Nominal (mn)		% Substitute Assets	
G.3.10.1	Domestic (Country of Issuer)		0			
G.3.10.2	Eurozone		0			
G.3.10.3	Rest of European Union (EU)		0			
G.3.10.4	European Economic Area (not member of EU)		0			
G.3.10.5	Switzerland		0			
G.3.10.6	Australia		0			
G.3.10.7	Brazil		0			
G.3.10.8	Canada		0			
G.3.10.9	Japan		0			
G.3.10.10	Korea		0			
G.3.10.11	New Zealand		0			
G.3.10.12	Singapore		0			
G.3.10.13	US		0			
G.3.10.14	Other		0			
G.3.10.15		Total EU	0			
G.3.10.16		Total	0		0%	
11. Liquid Assets			Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets		0		0,00%	0,00%
G.3.11.2	Central bank eligible assets		0		0,00%	0,00%
G.3.11.3	Other		0		0,00%	0,00%
G.3.11.4		Total	0		0%	0%
12. Bond List						
G.3.12.1	Bond list		https://www.coveredbondlabel.com/issuer/39/			
13. Derivatives & Swaps						
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)		301 229			
G.3.13.2	Type of interest rate swaps (intra-group, external or both)		Both			
G.3.13.3	Type of currency rate swaps (intra-group, external or both)		Both			
OG.3.13.1	NPV of Derivatives in the cover pool (mn)					
OG.3.13.2	Derivatives outside the cover pool [notional] (mn)					
OG.3.13.3	NPV of Derivatives outside the cover pool (mn)					
OG.3.13.4						
OG.3.13.5						
14. Sustainable or other special purpose strategy - optional						

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G.3.14.1	Cover pool involved in a sustainable/special purpose strategy? (Y/N)	[For completion]
G.3.14.2	If yes to G.3.14.1 is there a commitment (1) or are already sustainable components present (2)?	[For completion]
G.3.14.3	specific criteria	[ESG, SDG, blue loan etc.]
G.3.14.4	link to the committed objective criteria	[link on the issuer's website to the objective criteria the labelled pool is committed to]
OG.3.13.11		

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4. References to Capital Requirements Regulation (CRR) 129(7)

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Row

The issuer believes that, at the time of its issuance and based on transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 648/2012. It should be noted, however, whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility for the accuracy of this information.

G.4.1.1	(i)	Value of the cover pool outstanding covered bonds:	38		
G.4.1.2	(i)	Value of covered bonds:	39		
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	48 for Public Sector Assets	
G.4.1.4	(ii)	Type of cover assets:	52		
G.4.1.5	(ii)	Loan size:	36 for Residential Mortgage Assets	287 for Commercial Mortgage Assets	18 for Public Sector Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	149 for Mortgage Assets	129 for Public Sector Assets	
G.4.1.7	(ii)	Currency risk - cover pool:	111		
G.4.1.8	(ii)	Interest rate risk - covered bond:	163		
G.4.1.9	(ii)	Currency risk - covered bond:	137		
G.4.1.10		(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	17 for Harmonised Glossary		
G.4.1.11	(iii)	Maturity structure of cover assets:	65		
G.4.1.12	(iii)	Maturity structure of covered bonds:	88		
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	179 for Mortgage Assets	166 for Public Sector Assets	
OG.4.1.1					
OG.4.1.10					

5. References to Capital Requirements Regulation (CRR) 129(1)

G.5.1.1	Exposure to credit institute credit quality step 1 & 2	[For completion]
OG.5.1.1		
OG.5.1.2		
OG.5.1.3		
OG.5.1.4		
OG.5.1.5		
OG.5.1.6		

6. Other relevant information

1. Optional information e.g. Rating triggers

OG.6.1.1	<i>NPV Test (passed/failed)</i>
OG.6.1.2	<i>Interest Coverage Test (passed/failed)</i>
OG.6.1.3	<i>Cash Manager</i>
OG.6.1.4	<i>Account Bank</i>
OG.6.1.5	<i>Stand-by Account Bank</i>
OG.6.1.6	<i>Servicer</i>
OG.6.1.7	<i>Interest Rate Swap Provider</i>
OG.6.1.8	<i>Covered Bond Swap Provider</i>
OG.6.1.9	<i>Paying Agent</i>

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[7. Mortgage Assets](#)

[7.A Residential Cover Pool](#)

[7.B Commercial Cover Pool](#)

Field Number	7. Mortgage Assets			
1. Property Type Information		Nominal (mn)	% Total Mortgages	
M.7.1.1	Residential	383 994	100,00%	
M.7.1.2	Commercial	0	0,00%	
M.7.1.3	Other	0	0,00%	
M.7.1.4	Total	383 994	100%	
2. General Information		Residential Loans	Commercial Loans	Total Mortgages
M.7.2.1	Number of mortgage loans	460 644	0	460 644
3. Concentration Risks		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.3.1	10 largest exposures	2,9%	0	2,9%
4. Breakdown by Geography		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.4.1	<u>European Union</u>	<u>100,0%</u>	<u>0,0%</u>	<u>100,0%</u>
M.7.4.2	Austria	0,0%	0,0%	0,0%
M.7.4.3	Belgium	0,0%	0,0%	0,0%
M.7.4.4	Bulgaria	0,0%	0,0%	0,0%
M.7.4.5	Croatia	0,0%	0,0%	0,0%
M.7.4.6	Cyprus	0,0%	0,0%	0,0%
M.7.4.7	Czech Republic	0,0%	0,0%	0,0%
M.7.4.8	Denmark	0,0%	0,0%	0,0%
M.7.4.9	Estonia	0,0%	0,0%	0,0%
M.7.4.10	Finland	0,0%	0,0%	0,0%
M.7.4.11	France	0,0%	0,0%	0,0%
M.7.4.12	Germany	0,0%	0,0%	0,0%
M.7.4.13	Greece	0,0%	0,0%	0,0%
M.7.4.14	Netherlands	0,0%	0,0%	0,0%
M.7.4.15	Hungary	0,0%	0,0%	0,0%
M.7.4.16	Ireland	0,0%	0,0%	0,0%
M.7.4.17	Italy	0,0%	0,0%	0,0%
M.7.4.18	Latvia	0,0%	0,0%	0,0%
M.7.4.19	Lithuania	0,0%	0,0%	0,0%
M.7.4.20	Luxembourg	0,0%	0,0%	0,0%
M.7.4.21	Malta	0,0%	0,0%	0,0%
M.7.4.22	Poland	0,0%	0,0%	0,0%
M.7.4.23	Portugal	0,0%	0,0%	0,0%
M.7.4.24	Romania	0,0%	0,0%	0,0%

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M.7.4.25	Slovakia	0,0%	0,0%	0,0%
M.7.4.26	Slovenia	0,0%	0,0%	0,0%
M.7.4.27	Spain	0,0%	0,0%	0,0%
M.7.4.28	Sweden	100,0%	0,0%	100,0%
M.7.4.29	<u>European Economic Area (not member of EU)</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.30	Iceland	[For completion]	[For completion]	[For completion]
M.7.4.31	Liechtenstein	[For completion]	[For completion]	[For completion]
M.7.4.32	Norway	[For completion]	[For completion]	[For completion]
M.7.4.33	<u>Other</u>	<u>0,0%</u>	<u>0,0%</u>	<u>0,0%</u>
M.7.4.34	Switzerland	[For completion]	[For completion]	[For completion]
M.7.4.35	United Kingdom	[For completion]	[For completion]	[For completion]
M.7.4.36	Australia	[For completion]	[For completion]	[For completion]
M.7.4.37	Brazil	[For completion]	[For completion]	[For completion]
M.7.4.38	Canada	[For completion]	[For completion]	[For completion]
M.7.4.39	Japan	[For completion]	[For completion]	[For completion]
M.7.4.40	Korea	[For completion]	[For completion]	[For completion]
M.7.4.41	New Zealand	[For completion]	[For completion]	[For completion]
M.7.4.42	Singapore	[For completion]	[For completion]	[For completion]
M.7.4.43	US	[For completion]	[For completion]	[For completion]
M.7.4.44	Other	[For completion]	[For completion]	[For completion]
5. Breakdown by regions of main country of origin		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.5.1	Stockholm area	54,3%	0%	54,3%
M.7.5.2	Gothenburg area	8,6%	0%	8,6%
M.7.5.3	Malmoe area	6,2%	0%	6,2%
M.7.5.4	South (excl Malmoe)	7,9%	0%	7,9%
M.7.5.5	West (excl Gothenburg)	9,2%	0%	9,2%
M.7.5.6	North	3,3%	0%	3,3%
M.7.5.7	East (excl Stockholm)	10,4%	0%	10,4%
M.7.5.8	Outside Sweden	-	-	-
M.7.5.9				
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.6.1	Fixed rate	42,1%	0	42,1%
M.7.6.2	Floating rate	57,9%	0	57,9%
M.7.6.3	Other	0	0	0,0%
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.7.1	Bullet / interest only	53,2%	0	53,2%
M.7.7.2	Amortising	46,8%	0	46,8%
M.7.7.3	Other	0	0	0,0%
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages
M.7.8.1	Up to 12months	17,4%	0,0%	17,4%
M.7.8.2	≥ 12 - ≤ 24 months	14,9%	0,0%	14,9%
M.7.8.3	≥ 24 - ≤ 36 months	12,6%	0,0%	12,6%
M.7.8.4	≥ 36 - ≤ 60 months	18,7%	0,0%	18,7%
M.7.8.5	≥ 60 months	36,3%	0,0%	36,3%

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9. Non-Performing Loans (NPLs)		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0%	0%	0%	
7.A Residential Cover Pool					
10. Loan Size Information		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.10.1	Average loan size (000s)	834			
	By buckets (mn):				
M.7A.10.2	>0 - <=0,25	19 517	123 190	5,08%	26,53%
M.7A.10.3	>0,25 - <=0,50	55 085	123 900	14,35%	26,68%
M.7A.10.4	>0,50 - <=0,75	45 488	65 598	11,85%	14,13%
M.7A.10.5	>0,75 - <=1,00	75 880	80 783	19,76%	17,40%
M.7A.10.6	>1,00 - <=2,00	81 084	57 987	21,12%	12,49%
M.7A.10.7	>2,00 - <=3,00	15 330	6 175	3,99%	1,33%
M.7A.10.8	>3,00 - <=4,00	6 075	1 718	1,58%	0,37%
M.7A.10.9	>4,00 - <=5	4 388	954	1,14%	0,21%
M.7A.10.10	>5 - <=10	14 125	1 934	3,68%	0,42%
M.7A.10.11	>10 - <=20	17 899	1 274	4,66%	0,27%
M.7A.10.12	>20	49 122	840	12,79%	0,18%
M.7A.10.13					
M.7A.10.26	Total	383 994	464 353	100%	100%
11. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.11.1	Weighted Average LTV (%)	54,80			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	282 885	ND1	73,67%	
M.7A.11.3	>40 - <=50 %	45 305	ND1	11,80%	
M.7A.11.4	>50 - <=60 %	31 924	ND1	8,31%	
M.7A.11.5	>60 - <=70 %	18 894	ND1	4,92%	
M.7A.11.6	>70 - <=80 %	4 984	ND1	1,30%	
M.7A.11.7	>80 - <=90 %	0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0	ND1	0,00%	
M.7A.11.9	>100%	0	ND1	0,00%	
M.7A.11.10	Total	383 993	0	100%	0%

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12. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	ND1			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	ND1	ND1		
M.7A.12.3	>40 - <=50 %	ND1	ND1		
M.7A.12.4	>50 - <=60 %	ND1	ND1		
M.7A.12.5	>60 - <=70 %	ND1	ND1		
M.7A.12.6	>70 - <=80 %	ND1	ND1		
M.7A.12.7	>80 - <=90 %	ND1	ND1		
M.7A.12.8	>90 - <=100 %	ND1	ND1		
M.7A.12.9	>100%	ND1	ND1		
M.7A.12.10	Total	0	0	0%	0%
13. Breakdown by type		% Residential Loans			
M.7A.13.1	Owner occupied	100%			
M.7A.13.2	Second home/Holiday houses	0%			
M.7A.13.3	Buy-to-let/Non-owner occupied	0%			
M.7A.13.4	Subsidised housing	0%			
M.7A.13.5	Agricultural	0%			
OM.7A.13.1	Other	0%			
OM.7A.13.2	<i>o/w Private rental</i>				
OM.7A.13.3	<i>o/w Multi-family housing</i>				
OM.7A.13.4	<i>o/w Buildings under construction</i>				
OM.7A.13.5	<i>o/w Buildings land</i>				
OM.7A.13.6	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.7	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.8	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.9	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.10	<i>o/w [If relevant, please specify]</i>				
OM.7A.13.11	<i>o/w [If relevant, please specify]</i>				
14. Loan by Ranking		% Residential Loans			
M.7A.14.1	1st lien / No prior ranks	97,1%			
M.7A.14.2	Guaranteed	0			
M.7A.14.3	Other	2,9%			
OM.7A.14.1					
OM.7A.14.2					
OM.7A.14.3					
OM.7A.14.4					
OM.7A.14.5					
OM.7A.14.6					
15. EPC Information of the financed RRE - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.15.1	TBC at a country level	[For completion]	[For completion]		

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M.7A.15.2	TBC at a country level	[For completion]	[For completion]		
M.7A.15.3	TBC at a country level	[For completion]	[For completion]		
M.7A.15.4	TBC at a country level	[For completion]	[For completion]		
M.7A.15.5	TBC at a country level	[For completion]	[For completion]		
M.7A.15.6	TBC at a country level	[For completion]	[For completion]		
M.7A.15.7	TBC at a country level	[For completion]	[For completion]		
M.7A.15.8	TBC at a country level	[For completion]	[For completion]		
M.7A.15.9	TBC at a country level	[For completion]	[For completion]		
M.7A.15.10	TBC at a country level	[For completion]	[For completion]		
M.7A.15.11	TBC at a country level	[For completion]	[For completion]		
M.7A.15.12	TBC at a country level	[For completion]	[For completion]		
M.7A.15.13	TBC at a country level	[For completion]	[For completion]		
M.7A.15.14	TBC at a country level	[For completion]	[For completion]		
M.7A.15.15	TBC at a country level	[For completion]	[For completion]		
M.7A.15.16	TBC at a country level	[For completion]	[For completion]		
M.7A.15.17	TBC at a country level	[For completion]	[For completion]		
M.7A.15.18	no data	[For completion]	[For completion]		
M.7A.15.19	Total	0	0	0,0%	0,0%
OM.7A.15.1					
OM.7A.15.2					
OM.7A.15.3					

16. Average energy use intensity (kWh/m2) - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.16.1	TBC at a country level	[For completion]	[For completion]		
M.7A.16.2	TBC at a country level	[For completion]	[For completion]		
M.7A.16.3	TBC at a country level	[For completion]	[For completion]		
M.7A.16.4	TBC at a country level	[For completion]	[For completion]		
M.7A.16.5	TBC at a country level	[For completion]	[For completion]		
M.7A.16.6	TBC at a country level	[For completion]	[For completion]		
M.7A.16.7	TBC at a country level	[For completion]	[For completion]		
M.7A.16.8	TBC at a country level	[For completion]	[For completion]		
M.7A.16.9	TBC at a country level	[For completion]	[For completion]		
M.7A.16.10	TBC at a country level	[For completion]	[For completion]		
M.7A.16.11	TBC at a country level	[For completion]	[For completion]		
M.7A.16.12	TBC at a country level	[For completion]	[For completion]		
M.7A.16.13	TBC at a country level	[For completion]	[For completion]		
M.7A.16.14	TBC at a country level	[For completion]	[For completion]		
M.7A.16.15	TBC at a country level	[For completion]	[For completion]		
M.7A.16.16	TBC at a country level	[For completion]	[For completion]		
M.7A.16.17	TBC at a country level	[For completion]	[For completion]		
M.7A.16.18	no data	[For completion]	[For completion]		
M.7A.16.19	Total	0	0	0,0%	0,0%
OM.7A.16.1					
OM.7A.16.2					

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OM.7A.16.3

17. Property Age Structure - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.7A.17.1	older than 1919	[For completion]	[For completion]		
M.7A.17.2	1919 - 1945	[For completion]	[For completion]		
M.7A.17.3	1945 - 1960	[For completion]	[For completion]		
M.7A.17.4	1961 - 1970	[For completion]	[For completion]		
M.7A.17.5	1971 - 1980	[For completion]	[For completion]		
M.7A.17.6	1981 - 1990	[For completion]	[For completion]		
M.7A.17.7	1991 - 2000	[For completion]	[For completion]		
M.7A.17.8	2001 - 2005	[For completion]	[For completion]		
M.7A.17.9	2006 and later	[For completion]	[For completion]		
M.7A.17.10	no data	[For completion]	[For completion]		
M.7A.17.11	Total	0	0	0,0%	0,0%

18. Dwelling type - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.18.1	House, detached or semi-detached	[For completion]	[For completion]		
M.2A.18.2	Flat or Apartment	[For completion]	[For completion]		
M.2A.18.3	Bungalow	[For completion]	[For completion]		
M.2A.18.4	Terraced House	[For completion]	[For completion]		
M.2A.18.5	Multifamily House	[For completion]	[For completion]		
M.2A.18.6	Land Only	[For completion]	[For completion]		
M.2A.18.7	other	[For completion]	[For completion]		
M.2A.18.8	Total	0	0	0,0%	0,0%

19. New Residential Property - optional		Nominal (mn)	Number of dwellings	% Residential Loans	% No. of Dwellings
M.2A.19.1	New Property	[For completion]	[For completion]		
M.2A.19.2	Existing property	[For completion]	[For completion]		
M.2A.19.3	other	[For completion]	[For completion]		
M.2A.19.4	no data	[For completion]	[For completion]		
M.2A.19.5	Total	0	0	0,0%	0,0%

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7B Commercial Cover Pool					
20. Loan Size Information		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	ND 1			
	By buckets (mn):				
M.7B.15.2	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.3	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.4	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.5	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.6	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.7	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.8	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.9	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.10	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.11	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.12	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.13	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.14	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.15	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.16	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.17	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.18	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.19	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.20	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.21	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.22	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.23	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.24	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.25	TBC at a country level	ND 1	ND 1	ND 1	ND 1
M.7B.15.26	Total	0	0	0%	0%

B1. Harmonised Transparency Template - Mortgage Assets

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21. Loan to Value (LTV) Information - UNINDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.16.2	>0 - <=40 %	ND 1	ND 1		
M.7B.16.3	>40 - <=50 %	ND 1	ND 1		
M.7B.16.4	>50 - <=60 %	ND 1	ND 1		
M.7B.16.5	>60 - <=70 %	ND 1	ND 1		
M.7B.16.6	>70 - <=80 %	ND 1	ND 1		
M.7B.16.7	>80 - <=90 %	ND 1	ND 1		
M.7B.16.8	>90 - <=100 %	ND 1	ND 1		
M.7B.16.9	>100%	ND 1	ND 1		
M.7B.16.10	Total	0	0	0%	0%
22. Loan to Value (LTV) Information - INDEXED		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	ND 1			
	By LTV buckets (mn):				
M.7B.17.2	>0 - <=40 %	ND 1	ND 1		
M.7B.17.3	>40 - <=50 %	ND 1	ND 1		
M.7B.17.4	>50 - <=60 %	ND 1	ND 1		
M.7B.17.5	>60 - <=70 %	ND 1	ND 1		
M.7B.17.6	>70 - <=80 %	ND 1	ND 1		
M.7B.17.7	>80 - <=90 %	ND 1	ND 1		
M.7B.17.8	>90 - <=100 %	ND 1	ND 1		
M.7B.17.9	>100%	ND 1	ND 1		
M.7B.17.10	Total	0	0	0%	0%
23. Breakdown by Type		% Commercial loans			
M.7B.18.1	Retail	ND 1			
M.7B.18.2	Office	ND 1			
M.7B.18.3	Hotel/Tourism	ND 1			
M.7B.18.4	Shopping malls	ND 1			
M.7B.18.5	Industry	ND 1			
M.7B.18.6	Agriculture	ND 1			
M.7B.18.7	Other commercially used	ND 1			
M.7B.18.8	Land	ND 1			
M.7B.18.9	Property developers / Bulding under construction	ND 1			
M.7B.18.10	Other	ND 1			

B2. Harmonised Transparency Template - Public Sector Assets

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CONTENT OF TAB B2

[8. Public Sector Assets](#)

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures		77		
2. Size Information					
		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	5 727			
	By buckets (mn):				
PS.8.2.2	>0 - <=10,0	207	65	46,99%	84,42%
PS.8.2.3	>10,0 - <=20,0	149	11	33,78%	14,29%
PS.8.2.4	>20,0 - <=50,0	0	0	0,00%	0,00%
PS.8.2.5	>50,0 - <=100,0	85	1	19,23%	1,30%
PS.8.2.6	>100,0 - <=200,0	0	0	0,00%	0,00%
PS.8.2.7	>200,0	0	0	0,00%	0,00%
PS.8.2.17	Total	441,0	77	100%	100%
3. Breakdown by Asset Type					
		Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	441		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	441,0		100%	

B2. Harmonised Transparency Template - Public Sector Assets

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4. Breakdown by Geography		% Public Sector Assets
PS.8.4.1	<u>European Union</u>	<u>100,0%</u>
PS.8.4.2	Austria	0,0%
PS.8.4.3	Belgium	0,0%
PS.8.4.4	Bulgaria	0,0%
PS.8.4.5	Croatia	0,0%
PS.8.4.6	Cyprus	0,0%
PS.8.4.7	Czech Republic	0,0%
PS.8.4.8	Denmark	0,0%
PS.8.4.9	Estonia	0,0%
PS.8.4.10	Finland	0,0%
PS.8.4.11	France	0,0%
PS.8.4.12	Germany	0,0%
PS.8.4.13	Greece	0,0%
PS.8.4.14	Netherlands	0,0%
PS.8.4.15	Hungary	0,0%
PS.8.4.16	Ireland	0,0%
PS.8.4.17	Italy	0,0%
PS.8.4.18	Latvia	0,0%
PS.8.4.19	Lithuania	0,0%
PS.8.4.20	Luxembourg	0,0%
PS.8.4.21	Malta	0,0%
PS.8.4.22	Poland	0,0%
PS.8.4.23	Portugal	0,0%
PS.8.4.24	Romania	0,0%
PS.8.4.25	Slovakia	0,0%
PS.8.4.26	Slovenia	0,0%
PS.8.4.27	Spain	0,0%
PS.8.4.28	Sweden	100,0%
PS.8.4.29	<u>European Economic Area (not member of EU)</u>	0,0%
PS.8.4.30	Iceland	[For completion]
PS.8.4.31	Liechtenstein	[For completion]
PS.8.4.32	Norway	[For completion]
PS.8.4.33	<u>Other</u>	0,0%
PS.8.4.34	Switzerland	[For completion]
PS.8.4.35	United Kingdom	[For completion]
PS.8.4.36	Australia	[For completion]
PS.8.4.37	Brazil	[For completion]
PS.8.4.38	Canada	[For completion]
PS.8.4.39	Japan	[For completion]
PS.8.4.40	Korea	[For completion]
PS.8.4.41	New Zealand	[For completion]
PS.8.4.42	Singapore	[For completion]
PS.8.4.43	US	[For completion]
PS.8.4.44	Other	[For completion]

B2. Harmonised Transparency Template - Public Sector Assets

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5. Breakdown by regions of main country of origin		% Public Sector Assets	
PS.8.5.1	Stockholm area	46,7%	
PS.8.5.2	Gothenburg area	2,9%	
PS.8.5.3	Malmoe area	5,1%	
PS.8.5.4	East (excl Stockholm)	0,0%	
PS.8.5.5	West (excl Gothenburg)	15,5%	
PS.8.5.6	South (excl Malmoe)	4,2%	
PS.8.5.7	North	25,6%	
PS.8.5.8	Outside Sweden	-	
PS.8.5.9			
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	51,8%	
PS.8.6.2	Floating rate	48,2%	
PS.8.6.3	Other	0,0%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	24,6%	
PS.8.7.2	Amortising	75,4%	
PS.8.7.3	Other	0,0%	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	0	0,11%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	441	99,89%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	441,0	100%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0,0%	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	72,6%	



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

Field Number	1. Glossary - Standard Harmonised Items	[Insert Definition Below]
HG.1.1	OC Calculation: Actual	The amount by which nominal value of the cover pool exceeds the nominal outstanding amount of covered bonds. (Cover pool Assets - Outstanding Covered Bonds / Outstanding Covered Bonds)
HG.1.2	OC Calculation: Legal minimum	According to Swedish law the legal minimum OC is 2% .
HG.1.3	OC Calculation: Committed	ND2
HG.1.4	Interest Rate Types	Fixed or floating (with a fixed period of three months or shorter). For the assets, floating refers to loans with interest period less than 1 year
HG.1.5	Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]	Contractual maturity : Contractual repayments are distributed by buckets according to plan . If there is no amortization plan or no specified maturity date a 30 year maturity is applied.
HG.1.6	Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.]	Hard bullet is reported on initial maturity, soft bullet on extended maturity. The Swedish domestic covered bonds are only hard bullets at present.
HG.1.7	LTVs: Definition	Loans are distributed to LTV-buckets as described on the website of ASCB (Association of Swedish Covered Bond Issuers) : http://www.ascb.se/sites/default/files/LoanToValueForSwedishCoverPools_20100305_mark-1.doc
HG.1.8	LTVs: Calculation of property/shipping value	LTV is calculated using market values. For residential collateral, a loan may be included up to 75% of the market value, for agricultural collateral up to 70% and for office and commercial collateral up to 60% (max 10% of cover pool)
HG.1.9	LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits	
HG.1.10	LTVs: Frequency and time of last valuation	
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	The cover pool may consist of certain mortgage credits, public credits and supplemental assets. Mortgage credits are defined as loans secured by (i) mortgages over real property intended for residential, agricultural, office or commercial purposes or site leasehold rights intended for residential, office or commercial purposes, (ii) pledges over tenant-owner rights , or (iii) comparable security interests over equivalent assets situated in other countries within the European Economic Area. Public credits are defined as certain loans to (or guaranteed by) inter alia the Swedish State, Swedish municipalities and comparable public bodies, the European Union, the European Atomic Energy Community, certain foreign states and central banks and certain foreign municipalities and comparable public bodies with powers of taxation. Supplemental assets consist primarily of government bonds and cash , although the Swedish Financial Supervisory Authority (SFSA) may also authorise the use of certain debt instruments issued by credit institutions and other bodies as supplemental assets. . According to the Swedish Covered bond Act (SFS 2003:1223) and FSA Regulations and Guidelines on Covered Bonds (FFFS 2013:1) a Swedish Covered Bond Issuer is allowed to have interest rate and currency risk as long as it fulfil the daily matching requirements and "ensure that the flow of payments regarding assets in the cover pool, derivative agreements and covered bonds are such that the institution is, at all times, able to fulfil its payment obligations towards the holders of covered bonds and counterparties in derivative agreements".
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	
HG.1.13	Non-performing loans	A loan where interest, repayments or overdrafts have been due for payment for more than 60 days
HG.1.14	Sustainability - strategy pursued in the cover pool	
HG.1.15	Subsidised Housing (definitions of affordable, social housing)	
HG.1.16	New Property and Existing Property	
HG.1.17		
OHG.1.1	<i>NPV assumptions (when stated)</i>	
OHG.1.2		
OHG.1.3		
OHG.1.4		
OHG.1.5		
2. Glossary - ESG items (optional)		Definition
HG.2.1	Sustainability - strategy pursued in the cover pool	[For completion]
HG.2.2	Subsidised Housing (definitions of affordable, social housing)	[For completion]
HG.2.3	New Property and Existing Property	[For completion]
OHG.2.4		
OHG.2.5		
OHG.2.6		
OHG.2.7		
OHG.2.8		
OHG.2.9		
OHG.2.10		

This addendum is optional

Temporary tab Harmonised Transparency Template - Optional COVID 19 impact

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For further information concerning the nation-specific dispositions regarding the impact of the Covid 19 outbreak on cover pools, please refer to the: [COVID-19: EMF-ECBC Response](#)

CONTENT OF Temporary Tab
<p>1. Share of assets affected by payment holidays caused by COVID 19</p> <p>2. Additional information on the cover pool section affected by payment holidays</p>

Optional further information at issuer/country level
<p>Can the COVID-19 related payment holiday loans remain part of the cover pool? Yes</p>

1. Share of cover assets affected at the time of reporting by payment holidays caused

	1. Breakdown of payment holiday	Nominal (mn)	Number of loans	% Nominal (mn) to total cover pool	% No. of Loans to total cover pool
COV.1.1.1	payment holiday granted	42 987	50 168	11,2%	10,9%
OCOV.1.1.2					
OCOV.1.1.3					

2. Additional information on the cover pool section affected by payment holidays

	1. types of granted payment holiday (original duration)	1 month	2 months	3 months	4 to 6 months	over 6 months	total
in % nominal (mn) of affected notional amount to total cover pool							
COV.2.1.1	principal & interest deferred						0,0%
COV.2.1.2	principal deferred	0,4%	10,8%	0,0%	0,0%	0,0%	11,2%
COV.2.1.3	other						0,0%
COV.2.1.4	Total payment holiday	0,4%	10,8%	0,0%	0,0%	0,0%	11,2%
OCOV.2.1.5	<i>o/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.6	<i>o/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.7	<i>o/w [if relevant, please specify]</i>						0,0%
OCOV.2.1.8	<i>o/w [if relevant, please specify]</i>						0,0%